

RM 104

429-1318

10/09/07 11:56:43
BK 2,801 PG 647
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TRUST DEED RELEASE

WHEREAS, By the hereinafter described trust deed heretofore recorded in the Register's Office of DeSoto County, Mississippi, certain real property was conveyed by the hereinafter grantor(s), to Peggy St. John, Trustee(s) to the real estate described therein for the purpose of securing the payment and indebtedness evidenced by notes fully described in such trust deed(s) and;

WHEREAS, All of the notes described in and secured by said trust deed(s) have been paid in full, and there is nothing due or owing on said indebtedness nor under the terms and provisions of said trust deed(s) and

WHEREAS, Said trust deed(s) are briefly described as follows, to wit:

GRANTOR: Faith H. Wilson aka Faith H. Carter

DATE OF INSTRUMENT: Dec. 5, 2006 Book 2628 PAGE 492-496, Recorded 12/20/06

INSTRUMENT NUMBER: N/A

DESCRIPTION OF PROPERTY: Lot 85, part 5, Summerwood Subdivision, Section 22, Township 1 South, Range 7 West

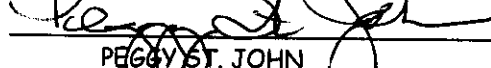
PROPERTY ADDRESS: 8165 Summerwood Lane
Olive Branch MS 38654

NOW THEREFORE, In consideration of the premises the undersigned, **FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU**, (Formerly known as *FEC Credit Association, FCU*), as legal owner and holders of the notes secured by said trust deed(s) acknowledges full payment and satisfaction thereof, and hereby releases and discharges the lien of said trust deed(s), and to this end quit claim(s) and covey(s) unto said grantor(s), their heirs and assigns all its right, title and interest in and to the real estate described in said trust deed(s), to which references is made for a particular description of said property.

The undersigned, **FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU**, (Formerly known as *FEC Credit Association, FCU*), covenants with the said grantor(s) that undersigned is the legal owner(s) and holder(s) of the notes described in and secured by said trust deed(s), and that undersigned has the lawful right to release and discharge the lien thereof.

IN WITNESS WHEREOF, the said **FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU**, (Formerly known as *FEC Credit Association, FCU*), has hereunto set its hand(s) (or caused its corporate name to the signed hereto by and through its proper officers duly authorized so to do) this the 3 day of October, 2007.

FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU

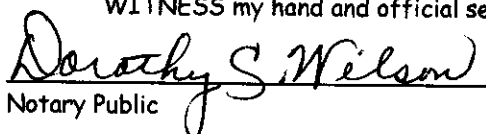
BY: 
PEGGY ST. JOHN

TITLE: CEO

STATE OF TENNESSEE, COUNTY OF SHELBY

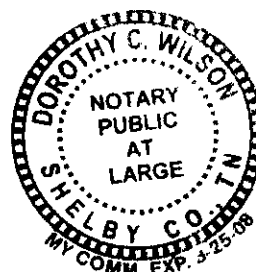
Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared PEGGY ST. JOHN, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged herself to be the CEO of **FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU**, (Formerly known as *FEC Credit Association, FCU*), the within named bargainer, a corporation, and that she as such officer, executed the forgoing instrument for the purposes therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and official seal at office this 3rd day of Oct, 2007.

 My commission expires: 03-25-08
Notary Public

PREPARED BY & RETURN TO:
FEDEX EMPLOYEES CREDIT ASSOCIATION, FCU
8115 Country Village Dr
Cordova, TN 38016

RECORDING INFORMATION:



Faith Wilson
8165 Summerwood Lane
O.B.

Wilson/12584000
HELOAN/T+K

12/20/06 1:46:06
BK 2,628 PG 492
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

PREPARED BY: 12-15-06/LO2
FEDEX Employees Credit Assoc.
8115 Country Village Drive
Cordova TN 38016
901 358 3 768

WHEN RECORDED, MAIL TO:
FEDEX Employees Credit Assoc.
8115 Country Village Drive
Cordova TN 38016

DEED OF TRUST

THIS DEED OF TRUST is made this 5 day of December, 2006
among the Grantor, Faith H. Wilson A/K/A Faith H. Carter, married
(herein "Borrower"), Peggy St. John, CEO (herein "Trustee"), and the Beneficiary,
FEDEX Employees Credit Assoc., a corporation organized and
existing under the laws of Tennessee,
whose address is 8115 Country Village Drive
Cordova TN 38016 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of DeSoto, State of Mississippi:

Lot 85, Part 5, Summerwood Subdivision, situated in Section 22, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in plat book 23, pages 15-18 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to Faith H. Carter, from Anthony Bruce Carter and Faith H. Carter by deed dated November 30, 1998 recorded December 7, 1998 in book 344, page 180 recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel NO. 1075-2206.0-00085

which has the address of 8165 Summerwood Lane
[Street]
Mississippi 38654 (herein "Property Address");
[Zip Code]

Olive Branch
[City]

PAGE 1

FM5244

771m-2154

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BK 2,628 PG 496

19. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Deed of Trust, Lender or Trustee shall cancel this Deed of Trust without charge to Borrower. If Trustee is requested to cancel this Deed of Trust, all notes evidencing indebtedness secured by this Deed of Trust shall be surrendered to Trustee.

21. Substitute Trustee. Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by instrument recorded in the county in which this Deed of Trust is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

Faith H. Wilson
Faith H. Wilson

(Seal)
- Borrower

Gerald Wilson
Gerald Wilson

(Seal)
- Borrower

STATE OF MISSISSIPPI, _____

County ss: _____

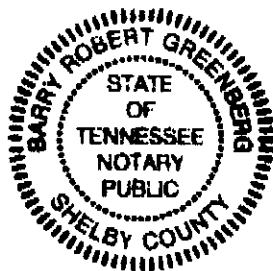
On this 30th day of November, 2006, personally appeared before me, the undersigned authority in and for said County and State, the within named Faith and Gerald Wilson, who acknowledged that they signed and delivered the foregoing instrument on the day and year therein mentioned.

Given under my hand and seal of office.

My Commission expires:

My Commission expires by Jan 12, 2010

Barry Robert Greenberg
Barry Robert Greenberg
Notary Public



**Return To: Real Estate Loan Services
5727 Summer Tree, Suite 5
Memphis, TN 38134**

FILED BY R.E.L.S.